



Arizona Attorney General

Terry Goddard

Educating • Protecting • Empowering

Arizona Consumers

**Arizona
Attorney General's
Office**

1275 West
Washington Street
Phoenix, Arizona 85007
602.542.5763

400 West Congress
South Building
Suite 315
Tucson, Arizona 85701
520.628.6504

Outside the Phoenix
or Tucson metro area
800.352.8431

www.azag.gov



Fraud Fighter Accounts

Protect Your Money



Message from Attorney General Terry Goddard

Many people today have concerns about the security of their finances, especially with the increase in identity theft. My goal is to help you stay safe and well-informed.

Fraud Fighter Accounts are not for everyone. They are intended for people most vulnerable to identity theft, coercion or fraud because of health issues, disabilities or because their financial security has been compromised. Fraud Fighter Accounts will allow consumers to choose among several options to better protect their money and help them avoid becoming victims of high-pressure sales, financial scams or overreaching by caregivers and family members.

Fraud Fighter Accounts will provide an important extra measure of safety for those who need it. If you want this added protection or know someone who does, ask your financial institution about providing this service. Please share this important information with others.

Sincerely,

A handwritten signature in black ink that reads "Terry Goddard". The signature is written in a cursive, flowing style.

Terry Goddard

Arizona Attorney General

What Is A Fraud Fighter Account?

A Fraud Fighter Account lets you choose from several security options to better protect your money. These provisions can help protect you from becoming a victim of high-pressure sales, financial scams, overreaching by caregivers and family members or identity theft. The options include:

- Setting fixed limits on daily and monthly withdrawals from your checking or savings accounts
- Notifying you and/or a trusted third party before suspicious transactions are processed
- Limiting or preventing electronic access to your accounts.

Do I Need A Fraud Fighter Account?

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Fraud Fighter Accounts are not for everyone. They are designed for consumers who have predictable expenses and do not need quick access to large sums of cash. The extra protections make it more difficult for anyone, including you, to remove large sums from your accounts. Make sure they will work for you.

You might need a Fraud Fighter Account if your financial identity has been compromised. For example:

- Someone else has used or tried to use your identity to obtain credit in your name
- Your wallet was recently stolen

- You have noticed strange credit requests on your credit report
- You have noticed charges for purchases you did not make

You are at increased risk of identity theft or financial exploitation if:

- You have been diagnosed with early stages of Alzheimer's disease
- You have health problems that make it more difficult to manage your own finances
- You have concerns about caregivers or others accessing your financial information
- You have experienced recent thefts or frauds

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How Do I Obtain Fraud Fighter Account Protection?

It's simple – ask your bank or credit union! Most financial institutions already offer some protections, such as daily limits on ATM withdrawals and zero deductible insurance protection for thefts due to fraud. If you need Fraud Fighter Account protection, ask your financial institution to add this service. Updated information about participating financial institutions is posted on the Fraud Fighter Accounts page of the Attorney General's Web site (www.azag.gov).

How Else Can I Protect My Money?

Shred documents and mail containing personal financial information, especially credit card offers and blank checks

Protect your Social Security number

- Be careful who you give it to
- Remove it from your driver's license
- Don't carry it with you

Use great caution when providing personal information over the Internet

- Do not provide any personal information on the Internet unless you initiate contact with a secure Web site
- Never respond to emails requesting personal and financial information, even from "official" looking businesses or government sources
- Use your billing statements or the phone book to find a customer service number and call to verify whether information requests are valid
- Many thieves create fake Web sites that look like legitimate Web sites so they can steal your money and obtain personal information
- Use a credit card, not a debit card, for Internet purchases

Control Access to Your Credit

You are eligible to receive a free credit report from each of the three credit reporting bureaus every year. To order your free credit reports, call 1.877.322.8228 or request online at **www.annualcreditreport.com** (the central Web site established by the three credit bureaus).

If your personal information is stolen or you notice any suspicious activity involving your credit, immediately contact one of these credit reporting companies:

- **Equifax, www.equifax.com** or 1.888.766.0008
- **Experian, www.experian.com** or 1.888.397.3742
- **TransUnion, www.transunion.com** or 1.800.680.7289

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You may request that reporting companies exclude your name from lists for pre-approved, unsolicited credit and insurance offers by calling 1.888.567.8688 (1.888.5OPTOUT).

You can ask your credit card companies and financial institutions to put photo identification on cards.

Write “Ask for Photo ID” on the backs of credit and debit cards in addition to signing them.

Visit **www.azag.gov** for more information on how to protect yourself from identity theft. Be sure and sign up for emails from the Attorney General to receive late-breaking scam alerts and other consumer news.

Endorsed by:

AARP Arizona

ABIL (Arizona Bridge to Independent Living)

The Arc of Arizona

Arizona ACORN (Association of Community
Organizations for Reform Now)

Arizona AFL-CIO (American Federation of Labor and
Congress of Industrial Organizations)

Arizona Alliance for Retired Americans

Arizona Alzheimer's Association

Arizona Area Agencies on Aging

Arizona Consumers Council

Arizona Federal Credit Union

Arizona PIRG (Public Interest Research Group)

Arizona Retired Teachers Association

Beatitudes Center Developing Older Adult Resources
(D.O.A.R.)

Pima County Public Fiduciary Anita Royal

SEIU Arizona (Service Employees International Union)

UFCW Local 99 (Arizona) (United Food and
Commercial Workers)

Pinal County Attorney Carter Olson

For more information on **Fraud Fighter Accounts**,
please call 602.542.5763 (Phoenix), 520.626.6504
(Tucson) or 800.352.8431 (outside the Phoenix and
Tucson metro areas), or visit our Web site at
www.azag.gov.



ARIZONA ATTORNEY GENERAL
Fraud Fighters
PROTECTING ARIZONA CONSUMERS

The Attorney General's Community Services Program includes **Satellite Offices** and the **Fraud Fighter Van**. Satellite Offices make it easier for residents to get information on consumer fraud and civil and victims' rights issues in their own neighborhoods. Volunteers are available to make educational presentations to community groups and distribute materials at local events.

Satellite Offices are located throughout Arizona. A complete list of locations and schedule of events are posted on the Community Services page of the Attorney General's Web site.

The **Fraud Fighter Van** is the newest tool to bring services and information to senior centers, libraries and neighborhoods. The Fraud Fighter Van is filled with information about identity theft, scam alerts, Internet safety and much more.



For more information, contact:

Community Services Program
Arizona Attorney General's Office
1275 West Washington Street
Phoenix, Arizona 85007
602.542.2123 or 1.866.358.6661
communityservices@azag.gov

**Other Consumer Publications
available from the Attorney
General's Office include:**

- Top 10 Consumer Scams
- Identity Theft
- Predatory Lending